

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

In re:

EDGARDO NICOLAS MARTINEZ PEREZ

Debtors

Case No. 16-05934  
Chapter 13

**OBJECTION TO PROOF OF CLAIM 2  
FILED BY JEFFERSON CAPITAL SYSTEMS LLC**

**TO THE HONORABLE COURT:**

**COMES NOW** Debtor, represented by undersigned counsel, and very respectfully alleges and prays as follows:

1. On July 27, 2016, the Debtor filed a Voluntary Petition under Chapter 13 of the Bankruptcy Code.

2. On August 2, 2016, Oriental Bank filed Proof of Claim 2 as an unsecured claim in the amount of \$17,372.34 (hereinafter referred as the “POC”). Thereafter, on June 26, 2017, Oriental Bank transferred the POC to Jefferson Capital Systems LLC. See, Docket No. 90. Debtor hereby objects to the POC and in support thereof states as follows:

3. The POC is a credit card and is based on writing. As such, the POC is in violation of FRBP 3001 (c)(1) in as much as it was not accompanying by copy of the writing. Additionally, the POC is in violation of 11 USC § 502 (a) & (b)(1).

4. For the foregoing is evident that the POC is facially defective since is not accompanied by the required minimum documentation.

5. Accordingly, the Debtor respectfully request from this Honorable Court to disallow the POC.

**WHEREFORE**, Debtor objects to the POC as filed and respectfully requests from this Honorable Court that in the event no additional documentation is provided, the POC be disallowed in its entirety.

**NOTICE:** Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the objection will be deemed unopposed and may be granted unless: (1) the requested relief is forbidden by law; (2) the requested relief is against public policy; or (3) in the opinion of the court, the interest of justice requires otherwise. If a timely opposition is filed, the court will schedule a hearing as a contested matter.

**CERTIFICATE OF SERVICE:** I hereby certify that on this same date, I electronically filed the above document with the Clerk of the Court using the CM/ECF system, which will send notification, upon information and belief, of such filing to the following: Chapter 13 Trustee and the United States Trustee and to all CM/ECF participants. We also certify that this same date we have mailed by United States Postal Service the document to:

**JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
ST. CLOUD, MN 56302-9617**

**JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 772813  
CHICAGO, IL 60677-2813**

**RESPECTFULLY SUBMITTED**

In San Juan, Puerto Rico this 28<sup>th</sup> day of August, 2018.

**/s/ William Rivera Vélez**  
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